

Information to identify the case:

Debtor 1 **CATHY VALRIE EDWARDS**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **District of South Carolina**

Case number: **18-04756-dd**

Social Security number or ITIN **xxx-xx-7721**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

Date case filed for chapter **7 9/19/18**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	CATHY VALRIE EDWARDS	
2. All other names used in the last 8 years	aka Cathleen V Edwards, aka Cathleen V Edward, aka Cathy V Edwards, aka Cathy Edwards	
3. Address	2900 N Oakridge Cir Lot 42 North Charleston, SC 29420	
4. Debtor's attorney Name and address	Sean P. Markham Markham Law Firm, LLC PO Box 20074 Charleston, SC 29413-0074	Contact phone 843-284-3646 Email: <u>None</u>
5. Bankruptcy trustee Name and address	Kevin Campbell PO Box 684 Mount Pleasant, SC 29465	Contact phone (843) 884-6874 Email: <u>kcampbell@campbell-law-firm.com</u>

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	J. Bratton Davis United States Bankruptcy Courthouse 1100 Laurel Street Columbia, SC 29201-2423	Hours open 9:00 am – 5:00 pm Contact phone: 803-765-5436 Date: 9/20/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 29, 2018 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification required ***	Location: King and Queen Building, 145 King Street, Room 225, Charleston, SC 29401
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 12/28/18 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
13. Miscellaneous Notice	The Voice Case Information System (VCIS) will give status information on cases filed or converted after 11/30/88. Call 1-866-222-8029. Please refer to the Court's web site at www.scb.uscourts.gov for further information. Chapter 7 cases: Property of the estate may be abandoned by the trustee at the meeting of creditors unless creditors or parties in interest object to SC LBR 6007-1.	
14. Options to Receive Notices Served by the Clerk by Email Instead of by U.S. Mail	(1) Anyone can register for the Electronic Bankruptcy Noticing program at bankruptcynotices.uscourts.gov OR (2) Debtors can register for DeBN by filing local form 'Debtor's Electronic Noticing Request (DeBN)' with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you court-issued notices and orders by email. See Local Rule 9036-1.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of South Carolina

In re:
 CATHY VALRIE EDWARDS
 Debtor

Case No. 18-04756-dd
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0420-2

User: weathers
 Form ID: b309a

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Sep 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2018.

db
 543500247 +CATHY VALRIE EDWARDS, 2900 N Oakridge Cir Lot 42, North Charleston, SC 29420-4261
 543500250 +Capital one, PO Box 1083, Charlotte NC 28201
 +Charleston Radiologists, 9330 Medical Plaza Dr, Dept Medicalimaging,
 Charleston SC 29406-9104
 543500251 +Check N Go, 8316 Rivers Ave, Suite B, Charleston SC 29406-9822
 543500253 +Credit Central LLC, 5900 Rivers Avenue, Charleston SC 29406-6054
 543500252 +Credit Central LLC, 5900 Rivers Avenue, Unit 1, Charleston SC 29406-6054
 543500255 +Financial Data Systems, 1638 Military Cutoff Rd, Wilmington NC 28403-5716
 543500257 +Gable Mobile Home Park, 8401 E Saddlebrook Dr, North Charleston SC 29420-7539
 543500262 +Republic, 9730 Dorchester Rd, Unit 205, Summerville SC 29485-9034
 543500263 +Republic Finance, 440 Old Trolley Rd, STE G, Summerville SC 29485-5685
 543500264 +SCDMH ED Care, 2414 Bull St, Suite 201, Columbia SC 29201-1906
 543500267 +Southern Finance, 101 N Main St, STE 600, Greenville SC 29601-4846
 543500266 +Southern Finance, 946 Orleans Rd, Charleston SC 29407-4849
 543500268 Southern Finance Company, 481 King St, Charleston SC 29403-6231

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: smarkham@markhamlawsc.com Sep 20 2018 22:07:50 Sean P. Markham,
 Markham Law Firm, LLC, PO Box 20074, Charleston, SC 29413-0074

tr +EDI: QKCAMPBELL.COM Sep 21 2018 01:48:00 Kevin Campbell, PO Box 684,
 Mount Pleasant, SC 29465-0684
 ust +E-mail/Text: ustpregion04.co.ecf@usdoj.gov Sep 20 2018 22:07:58 US Trustee's Office,
 Strom Thurmond Federal Building, 1835 Assembly St., Suite 953, Columbia, SC 29201-2448
 543500246 +EDI: IIC9.COM Sep 21 2018 01:48:00 AT&T, PO Box 64378, Saint Paul MN 55164-0378
 543500249 +EDI: CAPITALONE.COM Sep 21 2018 01:48:00 CAPITAL ONE NTL ASSOC, PO Box 26030,
 Richmond VA 23260-6030
 543500248 +EDI: CAPITALONE.COM Sep 21 2018 01:48:00 Capital one, PO Box 30281,
 Salt Lake City UT 84130-0281
 543500254 EDI: CMIGROUP.COM Sep 21 2018 01:48:00 Credit Managment LP, 4200 International Pkwy,
 Carrollton TX 75007-1912
 543500256 EDI: BLUESTEM Sep 21 2018 01:48:00 Fingerhut/WEBBANK, 6250 Ridgewood Rd,
 Saint Cloud MN 56303-0820
 543500258 +EDI: IIC9.COM Sep 21 2018 01:48:00 IC System Inc, PO Box 64378,
 Saint Paul MN 55164-0378
 543500259 +EDI: RESURGENT.COM Sep 21 2018 01:48:00 LVNV Funding LLC, PO Box 1269,
 Greenville SC 29602-1269
 543500260 +E-mail/Text: bankruptcy@wscadc.tzo.com Sep 20 2018 22:08:02 National Finance Company,
 4365 Dorchester Rd., Suite 102, North Charleston SC 29405-8422
 543500261 +E-mail/Text: bankruptcy@rmccollect.com Sep 20 2018 22:08:08 Receivable Managment Comp,
 1601 Shop Rd STE D, Columbia SC 29201-4855
 543500265 E-mail/Text: bankruptcy@abs-sca.com Sep 20 2018 22:08:14 Security Collection Agency,
 PO Box 910, Edenton NC 27932-0910
 543500269 E-mail/Text: bankruptcy@wscadc.tzo.com Sep 20 2018 22:08:02 Wester Shamrock, 801 S Abe St,
 San Angelo TX 76903-6735

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

Date Rcvd: Sep 20, 2018

Kevin Campbell kcampbell@campbell-law-firm.com, kcampbell@ecf.epiqsystems.com
Sean P. Markham on behalf of Debtor CATHY VALRIE EDWARDS smarkham@markhamlawsc.com,
r41727@notify.bestcase.com
US Trustee's Office USTPRegion04.CO.ECF@usdoj.gov

TOTAL: 3